

Kaiser Permanente

Added Choice[®]

point-of-service plan



kp.org/choiceproducts/nw



All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.
500 NE Multnomah St., Suite 100, Portland, OR 97232.

Seeking more flexibility in your health plan?

If you're looking for choice and convenience, we've got a solution – our Added Choice® point-of-service (POS) plan. As an Added Choice member, you have access to all that Kaiser Permanente offers, plus the option to seek covered services from licensed providers across the country.

Available providers

Added Choice offers 3 levels of coverage. The choices you make determine which doctors you see, which medical facilities you use, and how much you pay.

KAISER PERMANENTE SELECT PROVIDERS¹

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Choose a provider from Kaiser Permanente or direct contract providers. With a referral, members can also choose other contracted community providers and facilities. You will typically have the lowest out-of-pocket costs when you receive services from select providers.

PPO PROVIDERS¹

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Choose a preferred provider (PPO). This is a good choice for those who want to keep their current PPO provider or who live outside our service area.

Members enrolled with an Oregon employer:

First Choice Health providers in Oregon and Washington

First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C.

Cigna HealthcareSM PPO Network² providers in all remaining states

Members enrolled with a Washington employer:

First Choice Health providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska

First Health Network providers in all remaining states

Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

NONPARTICIPATING PROVIDERS¹

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Choose a nonparticipating provider nationwide. Nonparticipating providers include any licensed providers who are not select providers or PPO providers. You will typically have the highest out-of-pocket costs when you receive services from nonparticipating providers.

¹See your *Evidence of Coverage (EOC)* or visit kp.org/choiceproducts/nw for definitions of select provider, PPO provider, and nonparticipating provider. This brochure is not a contract. Plan details are provided in the *EOC*. To obtain an *EOC* for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the *EOC*, the *EOC* prevails.

²The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc.

PPO network: More choice, greater flexibility

HOW TO ACCESS COVERED CARE

Kaiser Permanente Select Providers

KAISER PERMANENTE (Oregon and Washington members)	Choose a provider from Kaiser Permanente kp.org/locations Customer Service: 1-866-616-0047 24/7 advice: 1-800-813-2000
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PPO Providers

MEMBERS ENROLLED WITH AN OREGON EMPLOYER*	First Choice Health providers in Oregon and Washington fchn.com/ProviderSearch/KPNW 1-800-467-5281 First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C. myfirsthealth.com 1-800-226-5116 Cigna HealthcareSM PPO Network providers in all remaining states. kp.org/CignaPPONetworkDirectory 1-800-997-1654
MEMBERS ENROLLED WITH A WASHINGTON EMPLOYER*	First Choice Health providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska fchn.com/ProviderSearch/Kaiser 1-800-467-5281 First Health Network providers in all remaining states myfirsthealth.com 1-800-226-5116

*Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

PPO network: More choice, greater flexibility (cont.)

Nonparticipating Providers

Your nonparticipating provider benefits cover care you receive from any licensed provider (outside the PPO provider network).

- You can call the provider's office directly to make an appointment.
- Most providers do not require a referral for specialty care. However, this is determined by the specialty provider, so please inquire with them when scheduling your appointment. You will need prior authorization for some services and procedures. You must call **1-855-281-1840 (TTY 711)** for prior authorization.
- Your doctor may require you to pay the full cost of the visit. And you will need to submit claim forms and itemized bills for reimbursement.

When using a nonparticipating provider or facility, you will be responsible for the amount you are billed above the maximum allowable charge set out in your *EOC* – this is referred to as balance billing. These charges billed directly by your provider do not apply to your deductible or out-of-pocket maximum.



Prescription coverage

If your Added Choice plan includes a pharmacy benefit,* you can fill your prescriptions at a Kaiser Permanente or MedImpact pharmacy. You will typically have a higher cost share when using a MedImpact pharmacy. You may be able to save time and money by using the mail-order pharmacy option.

IN-NETWORK PHARMACIES

KAISER PERMANENTE PHARMACIES

Save time and enjoy the lowest costs by using Kaiser Permanente pharmacies.

- Order new or refill prescriptions online or on the app and have them sent right to your home with no cost for shipping.
- If you have an existing prescription, call Customer Service and we'll help you transition to Kaiser Permanente.
- At most locations, you can pick up prescriptions in the same building as your doctor visit.

Sign in to kp.org/refill or call **1-800-548-9809**.

To view our formulary, go to kp.org/formulary or call the Formulary Application Services Team (FAST) at **503-261-7900**.

MEDIMPACT PHARMACIES

If it's more convenient, you can also have your prescriptions filled at any one of our hundreds of in-network pharmacies through the MedImpact Pharmacy Network. MedImpact pharmacies include:

- Costco
- Fred Meyer
- Rite Aid
- Safeway
- Target
- Walgreens

To find a MedImpact network pharmacy, visit kp.org/nw/medimpact or call **1-800-788-2949**.

Use CVS Caremark mail-order pharmacy to have prescriptions mailed to your home; shipping is free. Call CVS Caremark at **1-800-841-5550** or visit www.caremark.com.

*See your *Evidence of Coverage* or Outpatient Prescription Drug Rider for details.

Here's what you can expect as you get started with your Added Choice point-of-service plan

Getting care

- Once you provide your contact information, you'll receive a custom message with a link to schedule a personalized onboarding session with an Expert Advisor at a time that suits your schedule.
- During the live welcome call, our Expert Advisor team will help you determine if your current doctor or preferred pharmacy is in-network and can answer any questions about your plan.
- You can go to **kp.org/choiceproducts/nw** and then click "Finding Doctors and Facilities" in the "For Members" section to view providers, pharmacies, and contact or location information.
- You will receive an ID card in the mail. Bring this card whenever you go to receive care or services.

Transitioning care

If you are currently undergoing complex care or have a procedure scheduled/approved with your prior provider, our Expert Advisor representative will discuss options during the onboarding call. Alternatively, you may call Customer Service at **1-866-616-0047** (TTY 711) anytime after your effective date to discuss your options.

Pharmacy

You can take most prescriptions to any MedImpact network or Kaiser Permanente pharmacy to have them filled. Call us at **1-888-491-1124** (TTY 711) with any questions, including how to schedule a pharmacy consult to have your medications transitioned to Kaiser Permanente.

Prior authorization

Prior authorization is required for some services. Prior authorization requires 48 hours' notice. For a summary of care that requires prior authorization and a prior authorization form, go to **kp.org/choiceproducts/nw**, click the "For Members" tab, and then click "Prior Authorization Approval."

First Choice Health and First Health Network Providers must call **1-855-281-1840** (TTY 711) and Cigna HealthcareSM PPO Network* providers must call **1-888-831-0761** for prior authorization. For questions about medical necessity, please call Kaiser Permanente at **1-855-281-1840** (TTY 711).

Kaiser Permanente specialist referral

Referrals are generally required from a Kaiser Permanente provider when seeking care from a specialist within Kaiser Permanente. Some services don't require a referral. Referrals are not required for members seeking care outside Kaiser Permanente from PPO, nonparticipating, in-network, and out-of-network providers. Prior authorization is required for certain services, regardless of the provider. A list of those services can be found in the member's *Evidence of Coverage* and by contacting us at **1-855-281-1840**.

For more information specific to your plan, visit **kp.org/choiceproducts/nw**.

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Getting started with Added Choice in 3 easy steps

As a new member, you will receive a welcome call or text from our Expert Advisor team to provide you a personalized onboarding experience. This team will help you determine if your current doctor or preferred pharmacy is in-network, can answer any questions about your plan, and will assist with transition of care.



Register on kp.org

Get connected to have health care at your fingertips. Sign up at kp.org/register and start enjoying many time-saving tools to:*

- Make appointments
- View most lab results
- Get treatment, including prescriptions in less than one hour, via an e-visit
- Email your doctor with nonurgent routine questions
- Pay your bills securely
- And more

*These features are available when you get care at Kaiser Permanente facilities.



Transfer your prescriptions

We're here to help you transition your prescriptions.

For Kaiser Permanente pharmacies, have your prescription information handy and we'll take care of the rest. Simply give us a call at **1-888-491-1124**. To find out if a medication is on our formulary (list of covered drugs), visit kp.org/formulary.

For MedImpact and Caremark pharmacies, including most national pharmacy chains and many local pharmacies:

- MedImpact: Visit kp.org/nw/medimpact or call **1-800-788-2949**.
- Caremark: Call **1-800-841-5550**.



Choose a doctor

You may choose a select provider, a PPO provider, or a nonparticipating provider. Your choice determines which health care providers you see, which medical facilities you use, and how much you pay. You may choose a different provider each time you get care.

To find select providers, visit kp.org/chooseyourdoctor.

To find PPO providers, visit kp.org/choiceproducts/nw.

To find nonparticipating providers, call **1-866-616-0047** to find out whether your provider falls under this category.

Visit kp.org/choiceproducts/nw or call Customer Service at **1-866-616-0047** and we'll help you get started.

Healthy resources

You have access to these value-added programs and resources at no cost, unless otherwise noted below.



One Pass Select Affinity from Optum

Choose a fitness plan and get unlimited access to premium fitness locations. From strength training to yoga classes and grocery delivery, you can get what you need for whole-body health in one easy plan. Learn more at kp.org/exercise.



Sign up for healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our programs can help you lose weight, eat healthier, quit smoking, reduce stress, and manage ongoing conditions like diabetes or depression. Visit kp.org/healthylifestyles.



Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals. Visit kp.org/wellnesscoach.



Join health classes

You can sign up for health classes and support groups. Classes may be virtual and/or vary at each location. Visit kp.org/classes.



Alternative care and chiropractic

Get discounts on naturopathic medicine, chiropractic care, massage, and other alternative therapies from providers belonging to Heraya Health. Visit herayahealth.com to learn more.

More ways to help improve your total health^{1,2,3}

Calm

Use meditation and mindfulness to help build mental resilience, reduce stress, and improve your sleep.

Headspace

Text one-on-one with an emotional support coach any-time, anywhere. Support is just a text message away.

Visit kp.org/selfcareapps for the most current app offerings and resources as well as helpful articles and activities to support emotional health.

The programs and resources described above are not covered under your health plan benefits and are not subject to the terms set forth in the *Evidence of Coverage* or other plan documents. Programs and resources are provided by third-party entities and may be discontinued at any time. If you would like additional information about these programs and resources, call Customer Service at 1-866-616-0047 (TTY 711).

¹Only available to Kaiser Permanente members with medical coverage. ²Calm can be used by members 13 years and older. The Headspace app and services are not available to members under 18 years of age. ³Calm and Headspace are not available to Kaiser Permanente Dental-only members. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

Terms to know

Not sure what a deductible is? Confused about copays? You're not alone. Health care can be tough to navigate – so we're here to help. Get to know common health care terms with our plan glossary.

Coinsurance

A percentage of cost that you pay for services. For example, if you have 20% coinsurance and get a procedure that costs \$100, you'll pay \$20.

Copay

A set amount you pay for covered services. For example, when you check in at your doctor's office, the receptionist might say you owe a \$10 copay for that visit.

Deductible

The amount you pay for certain services each year before Kaiser Permanente starts paying. You'll pay the full cost for these services until you reach your deductible. After that, you'll pay a copay or coinsurance until you reach your out-of-pocket maximum.^{1,2}

Dependent

A member whose relationship to a subscriber is the basis for membership eligibility and who meets the eligibility requirements as a dependent. A dependent can be a spouse, domestic partner, or child.

Evidence of Coverage (EOC)

A detailed description of your benefits, costs, exclusions, and plan guidelines. After signing in to kp.org, you can find this document under "My Documents."

Explanation of Benefits (EOB)

A summary of the care you received and what your health plan covers. You'll receive it after a visit, but it's not a bill. You can use it to see how close you are to reaching your deductible and out-of-pocket maximum.

Health savings account (HSA)

An account that lets you put aside tax-free³ money to help pay for qualified medical expenses.⁴ You can keep the money if you change jobs or retire, and your account can earn interest.

Medical record number

A unique lifetime number issued to each member. Medical records are accumulated and maintained, and member information is maintained under this number.

Open enrollment

The period, usually annual, during which employees and their covered family members can choose to make changes among any health plans offered by their employer, and employees can add family members to or delete family members from their coverage without a qualifying event.

Out-of-pocket maximum

The most you'll pay for covered services each year.⁵

Preventive care

A defined set of services designed to help catch health problems before they get serious – services like mammograms, blood pressure screenings, and cholesterol tests. Getting preventive care when you're healthy can help you stay that way.

¹For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.

²Your copay experience may vary by region. Check your *Evidence of Coverage* for more details.

³The tax references on this page relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws.

⁴To view the list of qualified medical expenses defined under Internal Revenue Code Section 213(d), see IRS Publication 502, Medical and Dental Expenses, at irs.gov/publications.

⁵See note 1.

NOTES

Customer Service

Call us if you have questions, need information about eligibility, or would like to verify your coverage:

1-866-616-0047
711 (TTY)
Monday-Friday, 8 a.m.-6 p.m.

Already a member?

Manage your care online anytime at **kp.org**. If you haven't already, go to **kp.org/registernow** so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

Stay connected to good health

- facebook.com/kpthrive
- instagram.com/kpnorthwest
- linkedin.com/company/kaiser-permanente-northwest
- @kpnorthwest, @aboutkp, @kptotalhealth
- youtube.com/kaiserpermanenteorg

Have questions? We're here to help.

Monday through Friday, 8 a.m. to 6 p.m.

Customer Service 1-866-616-0047
TTY..... 711
Language interpretation services ... 1-800-324-8010

For more information

Visit **kp.org/choiceproducts/nw** to find additional information on understanding your plan and benefits.

This brochure provides only a general overview of Kaiser Permanente. For specific information about your benefits, copays, limitations, and services, please refer to your *Evidence of Coverage* or call Customer Service at **1-866-616-0047**.

Kaiser Foundation Health Plan of the Northwest
500 NE Multnomah St., Suite 100
Portland, OR 97232

For the most up-to-date list of the providers and facilities in the Added Choice PPO network, visit **kp.org/choiceproducts/nw**.

This brochure is not a contract. Plan details, including all benefits, exclusions, and limitations, are provided in the *Evidence of Coverage (EOC)*. To get an EOC for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the EOC, the EOC prevails.
For more information about Kaiser Permanente benefits, availability, and restrictions, go to **kp.org/disclosures**. (Click on "Forms" and then "Related links.")